



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **M/S Limon Bastralay & Garments**

Business Category : **Shopkeeping, Cloth Store**



Business Proposal Identified & Prepared by : **Md. Abdul Momin, Assistant Nobin, Gaibandha Sadar Unit, Gaibandha, Main Zone.**

Business Proposal Verified by : **Super Admin**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Hasan Azizur Rahman Vill: Abhirampur, Union: Darbasta, District: Gaibandha
Age	: 35 years
Marital Status	: Married
Children	: 1 (One) Son and 1 (One) Daughter
No. of siblings	: No siblings
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Hosneara Begum
(iii) Father's name	: Late Abu Taleb Mandol
(iv) GB member's info	: Branch: Kamdia Gobindaganj, Gobindogonj, Centre # 0111-1084 Loan no.: 1287, Member since 13 May 2001 First loan: Tk. 5,000 Last loan: Tk. 35,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Higher Secondary Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 10 (Ten) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac) : Business
Other Own/Family Sources of Income	:	Father's occupation: Housewife Mother's occupation: Housewife Occupation of other member(s): Housewife Developements from entrepreneur's current business are Investment, Land Purchased etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01720413013
NU's NID/Birth Certificate No.	:	3213010696774
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Hosneara Begum was a GB member from 13 May 2001 to 17 March 2009, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Business.
- Finally GB loan helped her to improve Economic Condition, Livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Limon Bastralay & Garments</i>
Address/ Location	:	Komarpur Chawmatha, Gobindagonj, Gaibandha
Total Investment Required in BDT	:	Tk. 877,550
Financing	:	Self Tk. 777,550 Required Investment Tk. 100,000
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 8,500 (Eight Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,500	126,000	1,512,000
Total Sales/commission (A)	4,500	126,000	1,512,000
Less: Cost of Sales			
Cost of Product(s)	3,600	100,800	1,209,600
Total Cost of Sales and Services (B)	3,600	100,800	1,209,600
Gross Profit (C) [C=(A-B)]	900	25,200	302,400
Less: Operating Cost			
Electricity Bill		700	8,400
Generator Bill		150	1,800
Entertainment Exp		1,000	12,000
Night Guard Bill		300	3,600
Transportation Expense		3,000	36,000
Mobile Bill		500	6,000
Self & Family Expense		8,000	96,000
Salary/Wages		6,000	72,000
Others		500	6,000
Provision of bad debt		8	96
Non Cash Item			
Depriciation Expenses		463	5,555
Total Operating Cost (D)		20,621	247,451
Net Profit (C-D)		4,579	54,949

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of cloth item etc.)	Investment in products (Different types of cloth item etc.)	727,000	100,000	827,000
Investment in Machinaries (rack, Fan, Table, Calculator, Other, Chair, Light etc.)		55,550		55,550
Cash in hand		5,000		5,000
Bank Balance		0		0
Advance		0		0
Debtors		10,000		10,000
Creditors		(20,000)		(20,000)
Other Arrear Expense		(0)		(0)
Total Capital		777,550	100,000	877,550

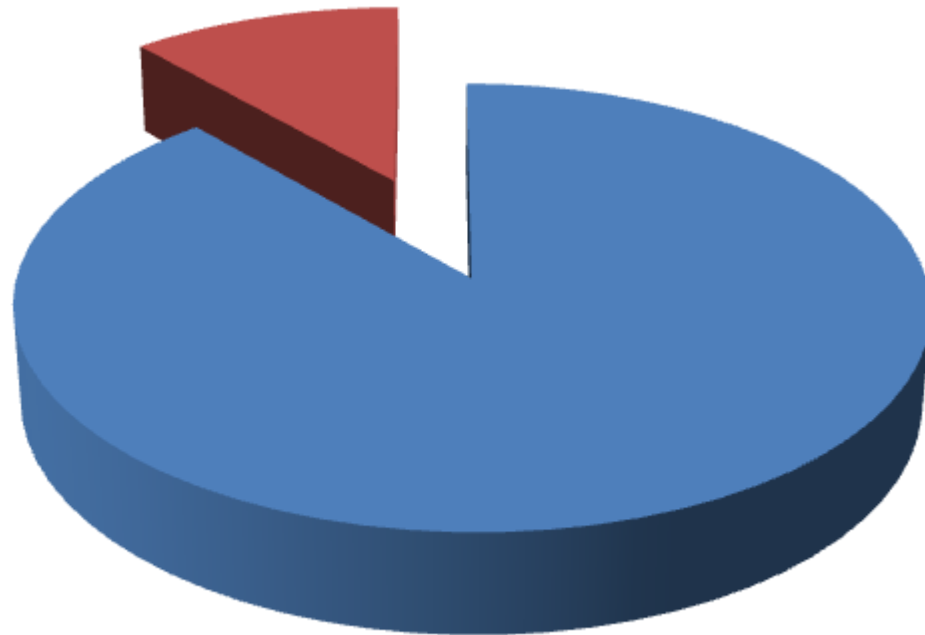
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 777,550 (88%)

■ GTT's Investment BDT 100,000 (12%)

■ Total Capital BDT 877,550

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	6,000	168,000	2,016,000	6,720	188,160	2,257,920	7,392	206,976	620,928
Total Sales/commission (A)	6,000	168,000	2,016,000	6,720	188,160	2,257,920	7,392	206,976	620,928
Less: Cost of Sales									
Estimated cost of Product(s)	4,800	134,400	1,612,800	5,376	150,528	1,806,336	5,914	165,592	496,776
Est. Total Cost of Sales and Services (B)	4,800	134,400	1,612,800	5,376	150,528	1,806,336	5,914	165,592	496,776
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200	1,344	37,632	451,584	1,478	41,384	124,152
Less: Operating Cost									
Electricity Bill		700	8,400		770	9,240		847	2,541
Generator Bill		150	1,800		165	1,980		182	546
Entertainment Exp		1,200	14,400		1,320	15,840		1,452	4,356
Night Guard Bill		300	3,600		330	3,960		363	1,089
Transportation Expense		3,500	42,000		3,850	46,200		4,235	12,705
Self & Family Expense		8,500	102,000		9,350	112,200		10,285	30,855
Salary/Wages		10,000	120,000		11,000	132,000		12,100	36,300
Mobile Bill		800	9,600		880	10,560		968	2,904
Others		500	6,000		550	6,600		605	1,815
Ownership Transfer Fee		833	7,497		833	9,996		833	2,507
Provision of bad debt		8	96		8	96		8	24
Non Cash Item									
Depriciation Expenses		463	5,555		463	5,555		463	1,389
Total Operating Cost (D)		26,954	320,948		29,519	354,227		32,341	97,031
Net Profit (C-D)		6,646	82,252		8,113	97,357		9,043	27,121
Retained Income			82,252			179,609			206,730

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Monthly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	100000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	89749	107353	29628
1.3	Depreciation Expense	5555	5555	1389
1.4	Opening Balance of Cash Surplus	5000	55304	108212
	Total Cash Inflow	200304	168212	139229
2.0	Cash Outflow			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	45000	60000	15000
	Total Cash Outflow	145000	60000	15000
3.0	Total Cash Surplus	55304	108212	124229

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- He has done Business training(s);
- Skilled and working experiences (10 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- increasing demand;
- Location of shop;

THREATS

- Increase of local competitors;

Pictures









ইউপি ফরম - ১৩
লাইসেন্স ফি আদায় রেজিষ্টার
অর্থ বৎসর ২০২৩/২০২৪

লাইসেন্স

০৩নং দুরবণ্ড ইউনিয়ন পরিষদ
গোবিন্দপুর থানা/উপজেলা
লাইবাক্ষ জেলা।

বই নম্বর : ০২ (২৪)

লাইসেন্স নম্বর : ৩৭৩ তারিখ : ২২/০৩/২৩

লাইসেন্সধারীর নাম : মোঃ মাসুম নিসান রহমান ও গাইবাক্ষ

পিতা/স্বামীর নাম : মোঃ মোঃ হামিদ জাতিহুর রহমান (নিরাকার)

ঠিকানা : গুলুং ওয়ালু জামর খওর (মুহু)
সোহরপুর (উমাখা, গোবিন্দপুর, গাইবাক্ষ)

পেশার ধরন : কাম ও গুলুং ওয়ালু জামর

লাইসেন্স ফি আদায়ের পরিসর বৈধ

ফি আদায়ের পরিসর টাকা : ১০০/- (কম্বা একশত টাকা মাত্র)

কাজ হয়ে তার ব্যবসা/বৃত্তি/পেশা : চালিত হবার জন্য এই লাইসেন্স আদান করা হলো।

তারিখ : ২২/০৩/২৩

২২/০৩/২৩
উপায়ুক্তানের নিকট

গ্রামীণ ব্যাংক

কোমরপুর শাখা

তারিখ- ১৮/১১/২০১৬

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করছি যে, মোছাঃ হোসনেয়ারা বেগম স্বামীঃ মুক্তা আবু তাপের মতল তিনি গ্রামীণ ব্যাংক কোমরপুর শাখায় ১৩/০৫/২০০১ ইং সালে ভর্তি হন। তার স্বামী নং-১২৮৭ কেন্দ্র নং ১১/ম গ্রুপ ০৮। তিনি ১৭/০৩/২০০৯ সালে গ্রামীণ ব্যাংকের সদস্য পদ ত্যাগ করেন। বর্তমানে তার কাছে কোন পাওনা নাই।

আমি তার উন্নতি কামনা করি।

স্বাক্ষর

কেন্দ্র প্রধানের স্বাক্ষর

ଅନୁବନ୍ଧ ବିବରଣୀ

09-12-2025	ଅନୁବନ୍ଧ	—	8000/-
06-11-2025	"	"	8900/-
01-12-2025	"	"	10000/-
20-11-2025	"	"	8800/-
12-11-2025	"	"	8600/-
11-11-2025	"	"	10000/-
10-11-2025	"	"	10000/-

